

FIG. 1A

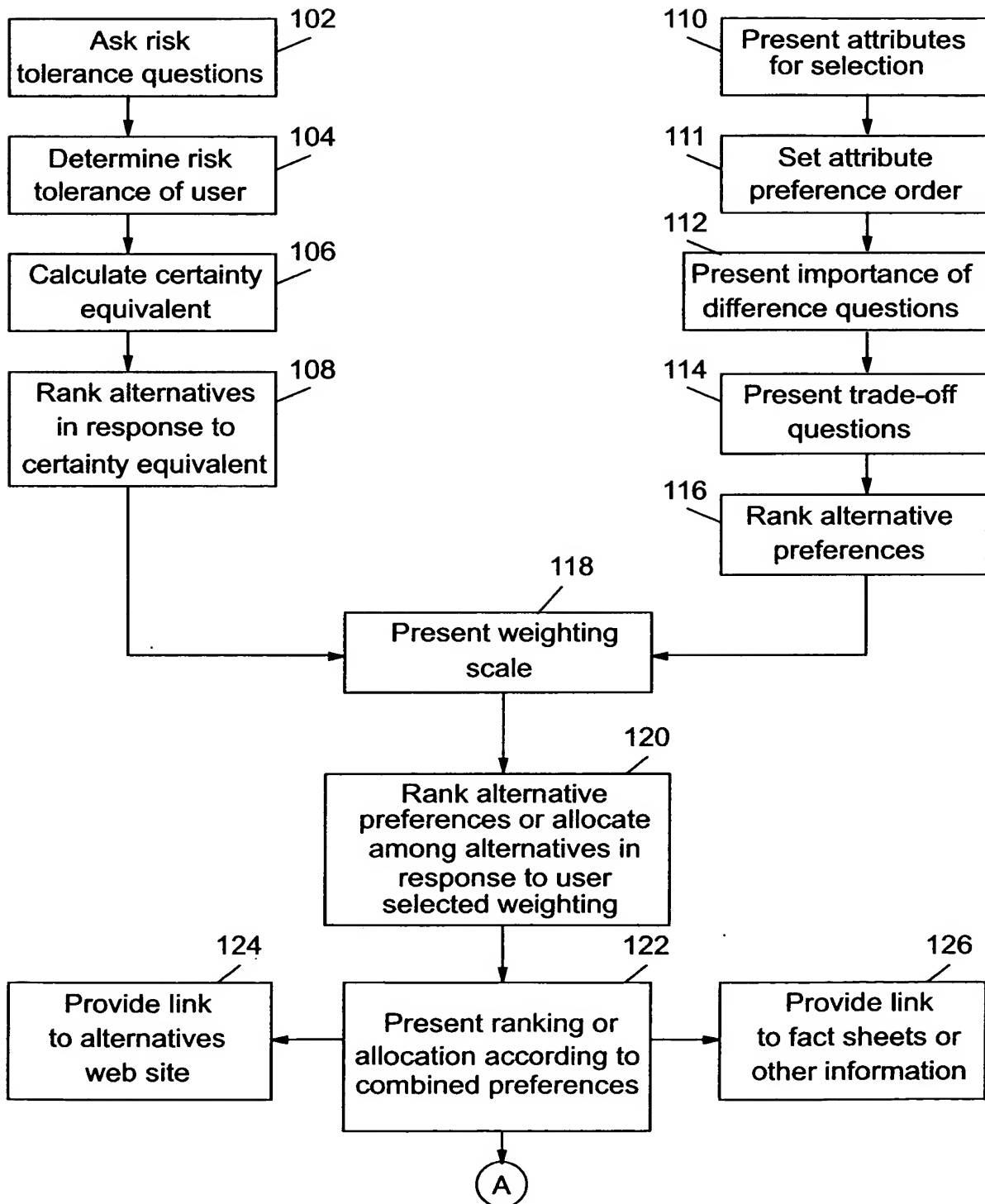


FIG. 1B

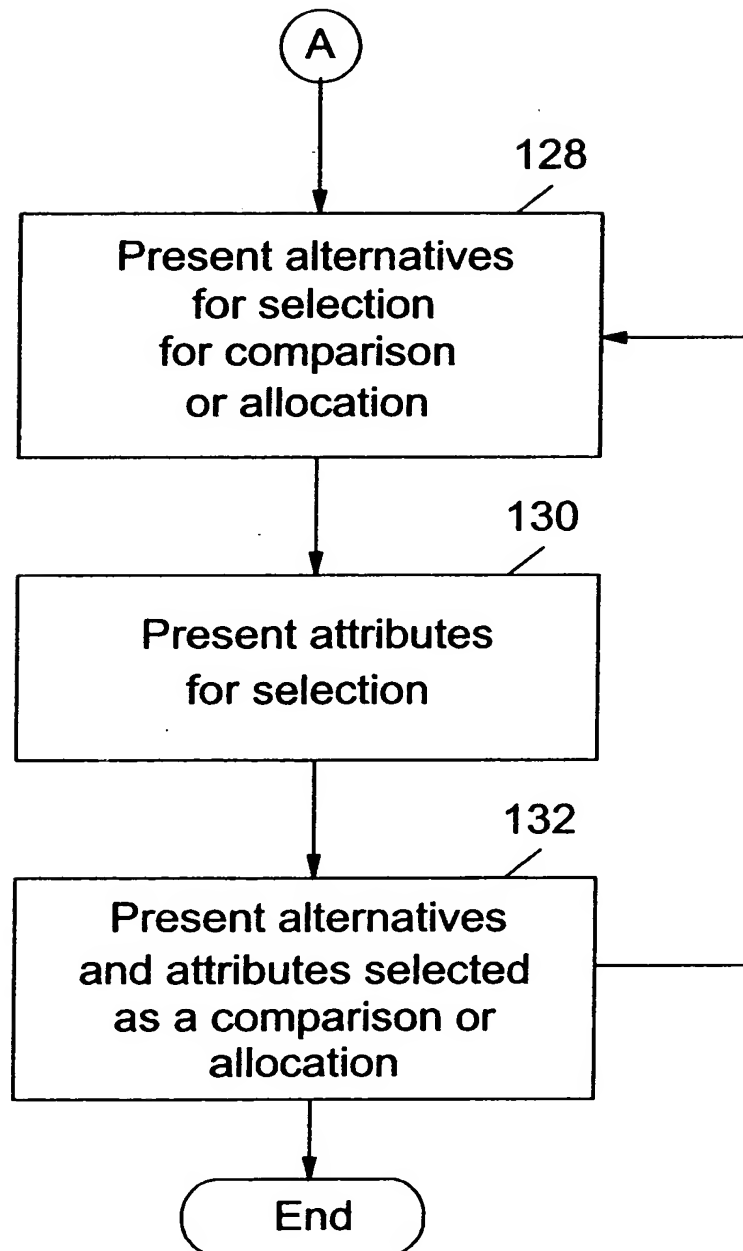
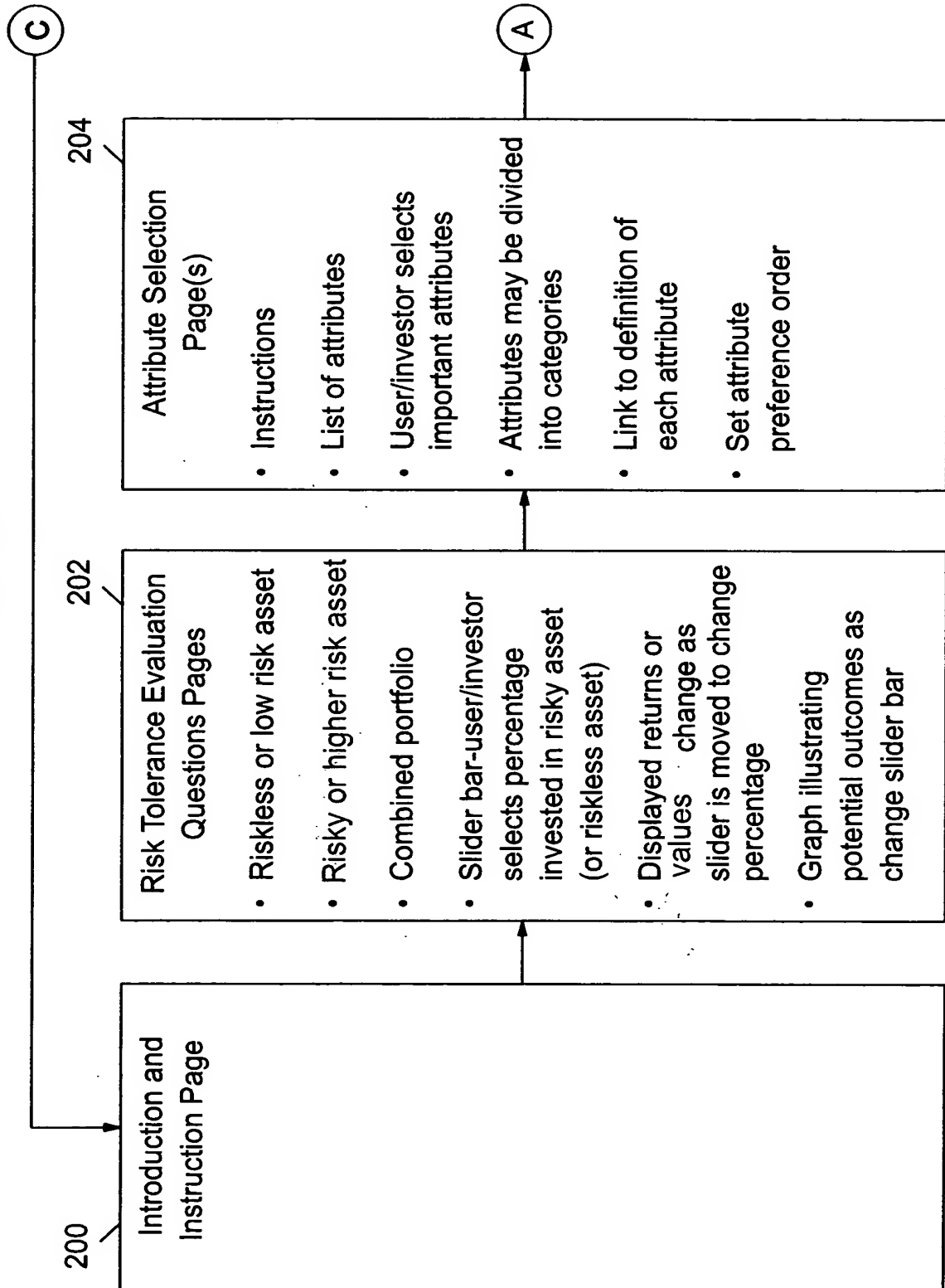


FIG. 2A



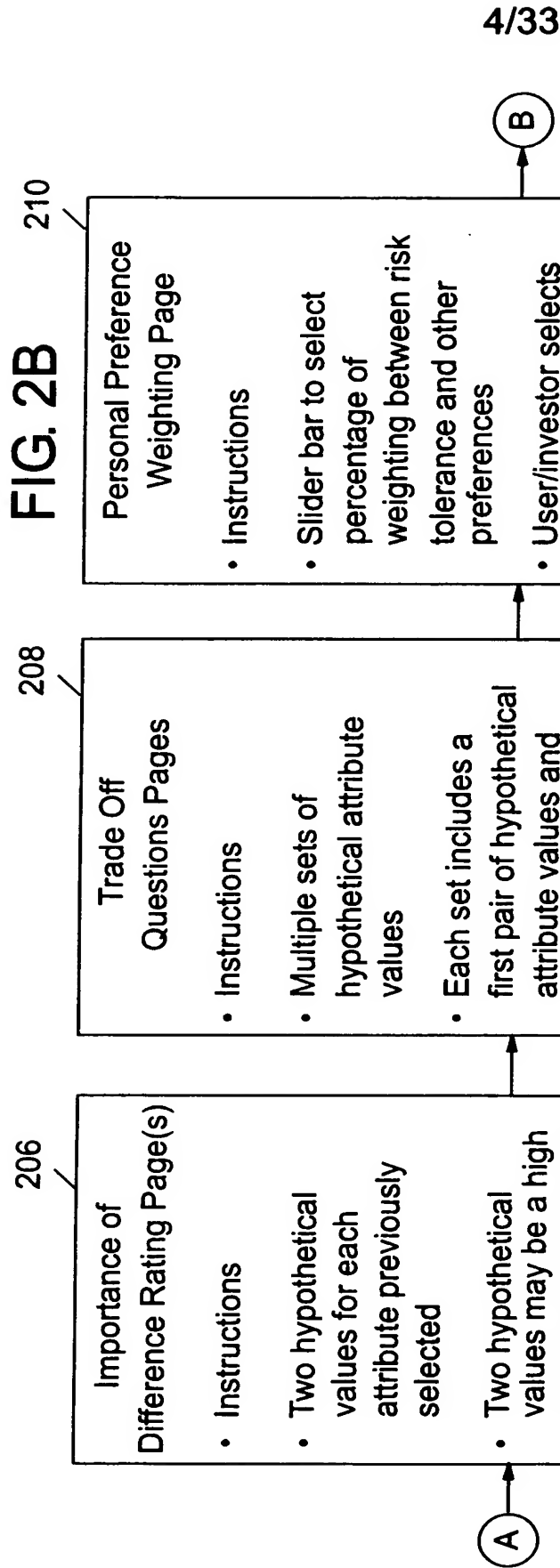
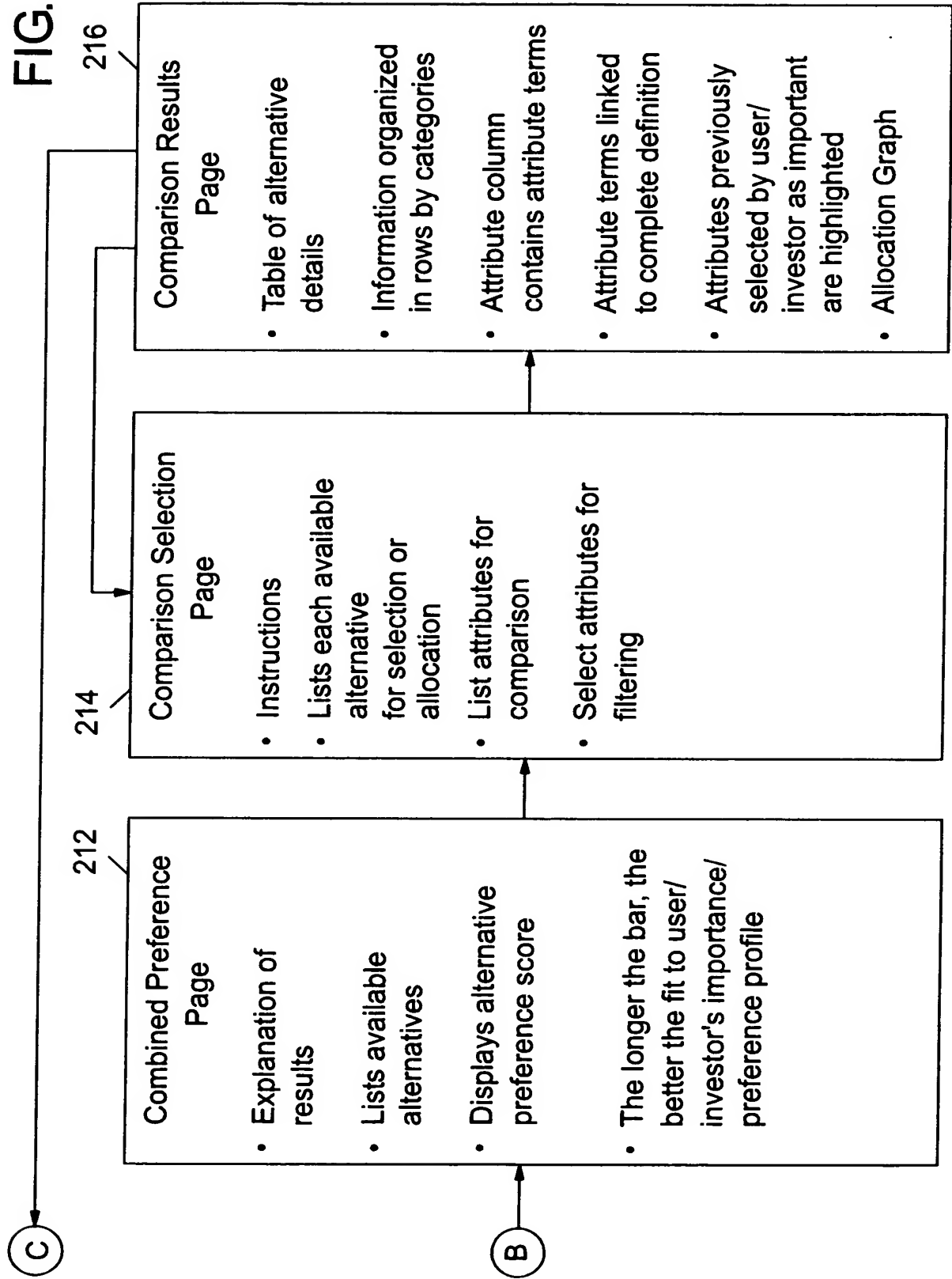


FIG. 2C



# FIG. 3

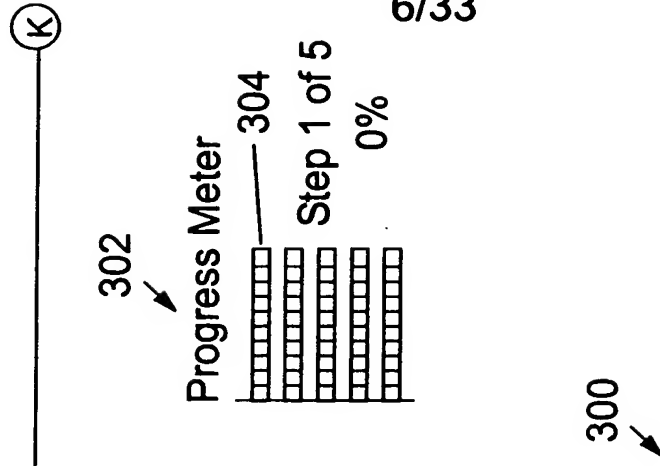
## Product Decision Tool

### Step 1: Determine Your Risk Tolerance

The first step of the Product Decision tool is to determine your personal risk tolerance. You will be asked to allocate your investment resources between two hypothetical assets. The riskless asset has a known return and the risky asset has a variable return.

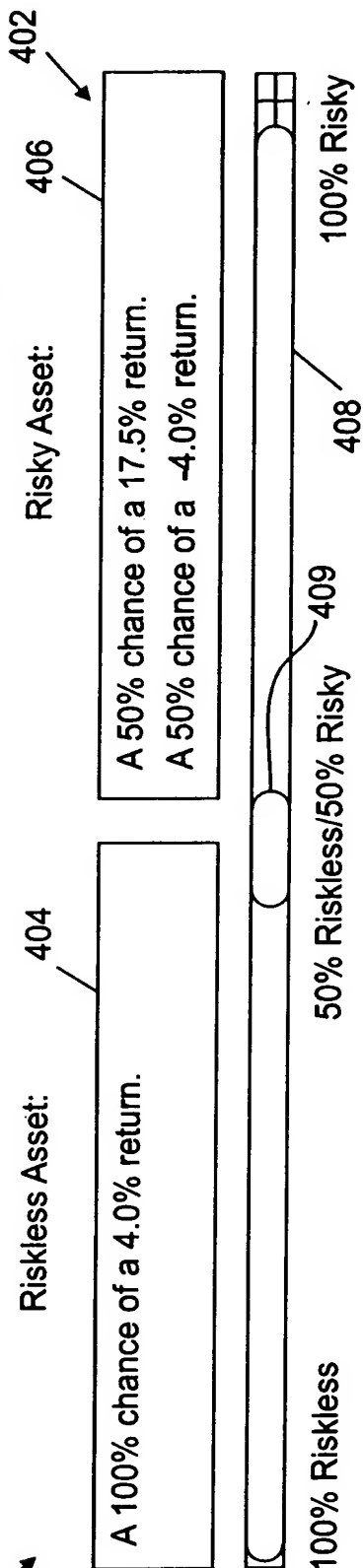
Using the slider, allocate your resources between the two options. (To move the slider, click on it with your left mouse button and move the mouse left or right.) As you change your allocation, the chart of future potential returns and values below the slider will adjust.

A series of the risk tolerance questions, each with a different set of asset choices, will be presented to you. When you are satisfied with your allocation for one risk tolerance question, click on "next" and you will see the next pairing for your allocation choice.

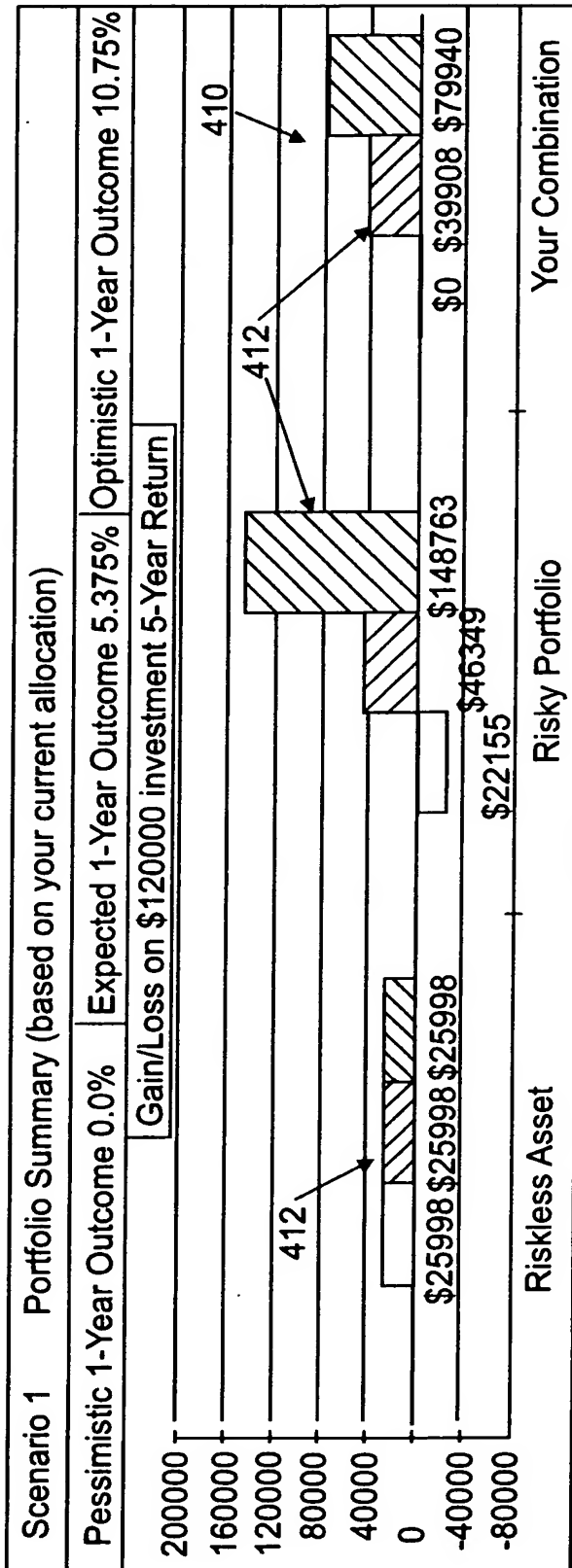


# FIG. 4A

400 Allocate your investment between the two portfolios assuming one year return expectations of...



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Close

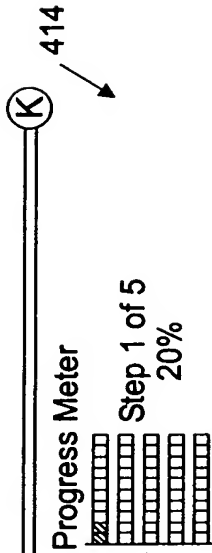
☒ Pessimistic  
☒ Expected  
☐ Optimistic

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# Product Decision Tool



## Step 1: Determine Your Risk Tolerance

FIG. 4B

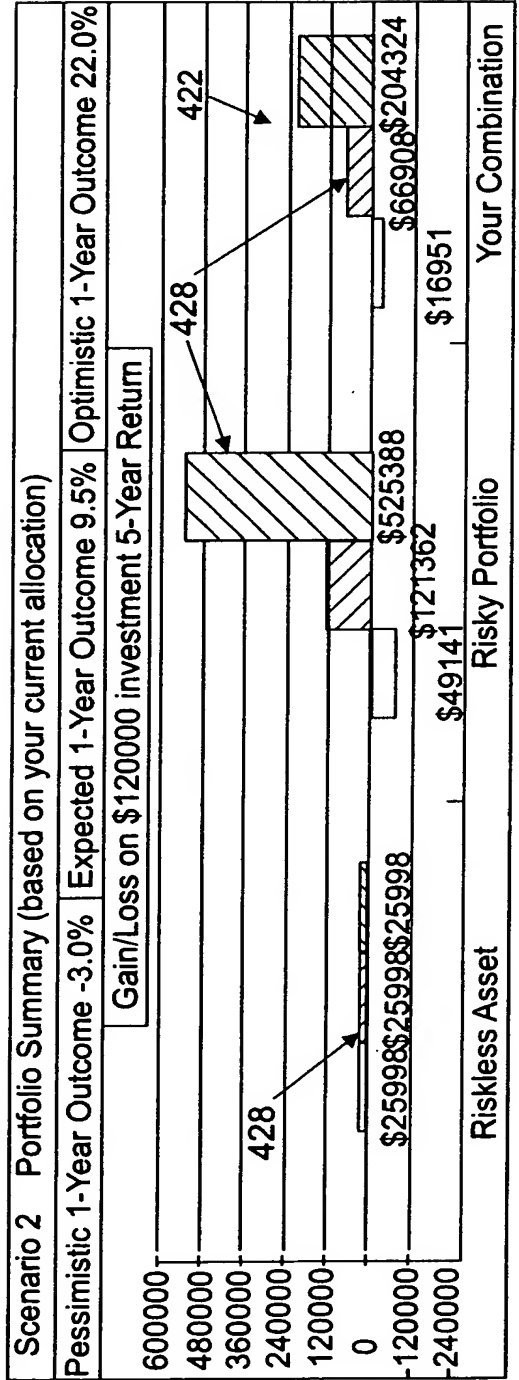
Allocate your investment between the two portfolios assuming one year return expectations of...

Riskless Asset: 418

A 100% chance of a 4.0% return.

Risky Asset: 420

A 50% chance of a 40.0% return.  
A 50% chance of a -10.0% return.



- ☒ Pessimistic
- ☒ Expected
- ☐ Optimistic

Close

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# FIG. 5A

FIG. 5A-1
FIG. 5A-2

## FIG. 5A-1

505

### Step 1: Determine Your Risk Tolerance

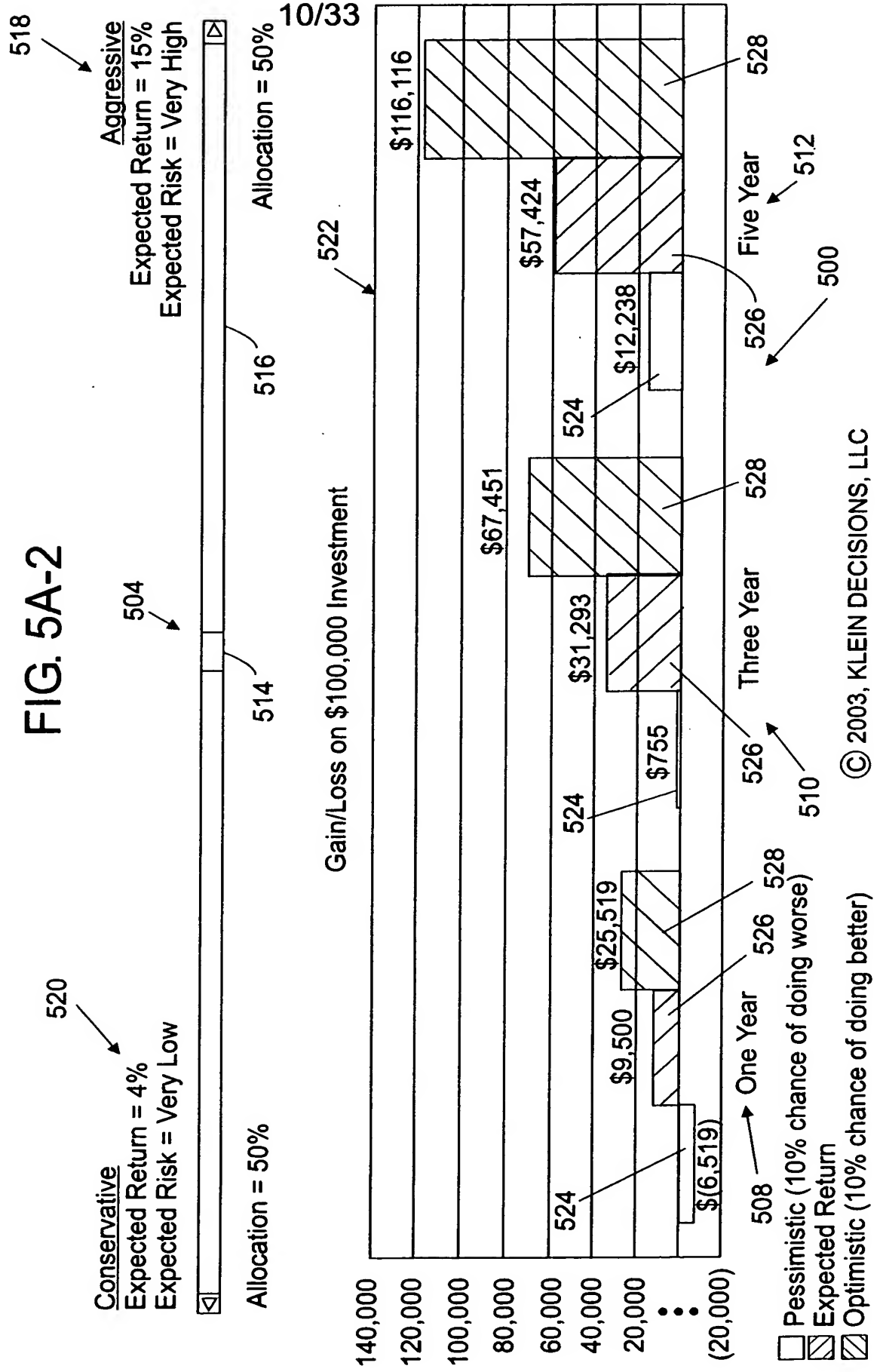
The first step of the Product Decision tool is to determine your personal risk tolerance. You will be asked to allocate your investment resources between a conservative and an aggressive asset. A series of these risk tolerance questions is asked (up to 10 with different conservative and aggressive assumptions) to ensure consistency and enhance the quality of the results.

#### Instructions:

Using the slider, allocate your resources between the two options. (To move the slider, click on the arrows on either end or click on the slider with your left mouse button and move the mouse left or right.)

As you change your allocation, the chart of future potential values will adjust. When you are comfortable with the possible outcomes in the graph, click on "next" and you will see the next scenario.

**FIG. 5A-2**



## FIG. 5B

FIG. 5B-1
FIG. 5B-2

### FIG. 5B-1

#### Step 1: Determine Your Risk Tolerance

505

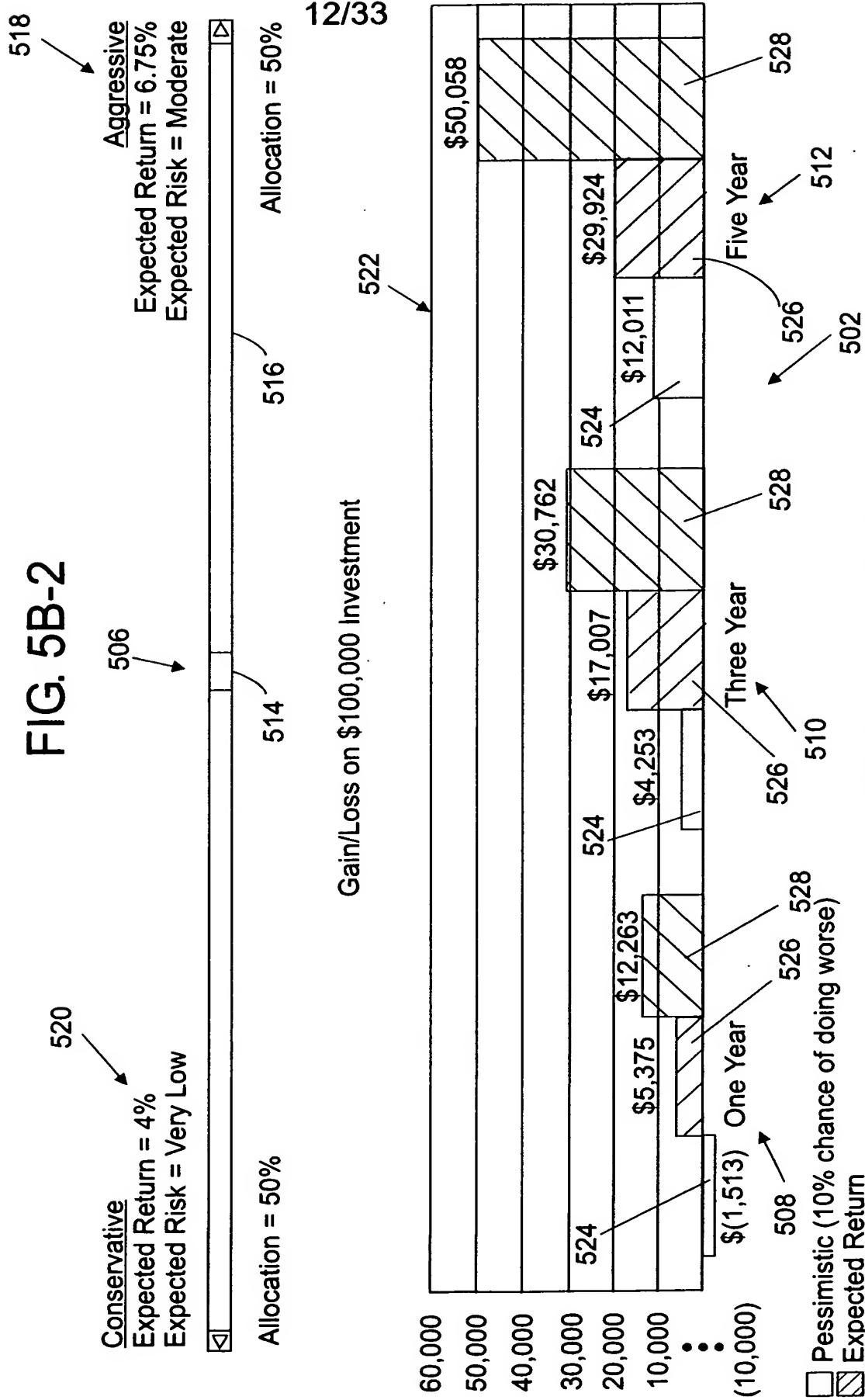
The first step of the Product Decision tool is to determine your personal risk tolerance. You will be asked to allocate your investment resources between a conservative and an aggressive asset. A series of these risk tolerance questions is asked (up to 10 with different conservative and aggressive assumptions) to ensure consistency and enhance the quality of the results.

#### Instructions:

Using the slider, allocate your resources between the two options. (To move the slider, click on the arrows on either end or click on the slider with your left mouse button and move the mouse left or right.)

As you change your allocation, the chart of future potential values will adjust. When you are comfortable with the possible outcomes in the graph, click on "next" and you will see the next scenario.

# FIG. 5B-2



600

## Product Decision Tool

K

### Step 2: Select Attributes

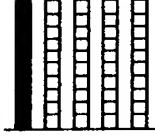
You will be presented with a set of attributes organized by category. An attribute is a product feature. For each category, select any attributes that are important to you.

After choosing attributes from all categories, you may review your selections before moving to the next step. You must select at least four attributes to continue.

To see a definition for an underlined term, move your mouse pointer over the term. A short definition will be presented at the top of this page. You can click on "detail" at the end of the definition to view a detailed definition.

302

Progress Meter



Step 2 of 5  
0%

602

#### Business Strength

☐ Years in business

☐ Size in assets

☐ Turnover in personnel

☐ 5 year growth of assets

☐ Prima overall firm ranking

☐ Prima overall people ranking

☐ Prima overall client service ranking

Close

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FIG. 6A

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Next

FIG. 6B

600

Product Decision Tool

(K)

Progress Meter 302

Step 2: Select Attributes

Step 2 of 5  
20%

602

614

608

Product Features
<input type="checkbox"/> <u>Years product offered</u>
<input type="checkbox"/> <u>Assets managed</u>
<input type="checkbox"/> <u>Socially conscious</u>
<input type="checkbox"/> <u>Management Team Size</u>
<input type="checkbox"/> <u>Security concentration</u>
<input type="checkbox"/> <u>Prima process ranking</u>
<input type="checkbox"/> <u>Prima Style Purity ranking</u>
<input type="checkbox"/> <u>Prima Tax Efficiency ranking</u>
<input type="checkbox"/> <u>Prima Composite Quality ranking</u>

Close

Previous

Next

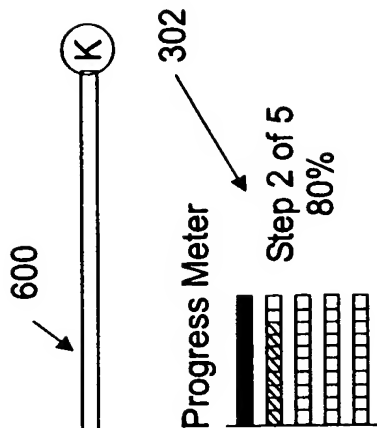
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# FIG. 6C-1

Product Decision Tool

Step 2: Select Attributes

Below is a list of all attributes that you selected. Before clicking next, please confirm that these attributes are your desired selections.



Business Strength
<input type="checkbox"/> Years in business
<input type="checkbox"/> Size in assets
<input type="checkbox"/> Turnover in personnel
<input type="checkbox"/> 5 year growth of assets
<input type="checkbox"/> Prima overall firm ranking
<input type="checkbox"/> Prima overall people ranking
<input checked="" type="checkbox"/> Prima overall client service ranking

Product Features
<input type="checkbox"/> Years product offered
<input type="checkbox"/> Assets managed

FIG. 6C-2

608	<input type="checkbox"/> <u>Socially conscious</u>
	<input type="checkbox"/> <u>Management Team Size</u>
	<input type="checkbox"/> <u>Security concentration</u>
	<input type="checkbox"/> <u>Prima process ranking</u>
	<input type="checkbox"/> <u>Prima Style Purity ranking</u>
	<input type="checkbox"/> <u>Prima Tax Efficiency ranking</u>
	<input type="checkbox"/> <u>Prima Composite Quality ranking</u>
614	
610	Absolute Product Performance
	<input type="checkbox"/> <u>10-Year Return</u>
	<input type="checkbox"/> <u>5-Year Return</u>
	<input type="checkbox"/> <u>3-Year Return</u>
	<input type="checkbox"/> <u>Worst quarter, five years</u>
	<input type="checkbox"/> <u>Total risk (variance), 5 years</u>





Market-Relative Product Performance	
<input type="checkbox"/>	<u>5-year Market Relative Risk</u>
<input type="checkbox"/>	<u>3-year Market Relative Risk</u>
<input type="checkbox"/>	<u>10-year market-relative risk adjusted return</u>
<input type="checkbox"/>	<u>5 year market-relative risk adjusted return</u>
<input type="checkbox"/>	<u>5-year up-market capture</u>
<input type="checkbox"/>	<u>5-year down-market capture</u>
<input type="checkbox"/>	<u>Prima Performance ranking</u>

612

614

Close

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FIG. 6C-3

FIG. 6C-1
FIG. 6C-2
FIG. 6C-3

FIG. 6C

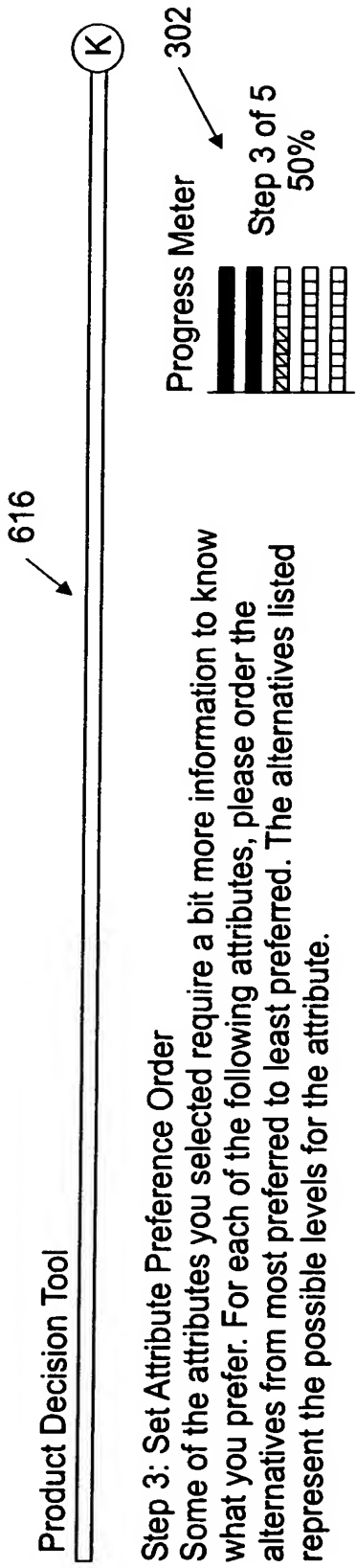


FIG. 6D

	<u>Years in business</u>	
Most Preferred	A firm in business for more than 20 years	<div>618</div> <div>Move up</div> <div>Move Down</div>
	A firm in business 16 - 20 years	
	A firm in business 11 - 15 years	
	A firm in business 6 - 10 years	
	A firm in business for 5 years or less	
Least Preferred		

Close

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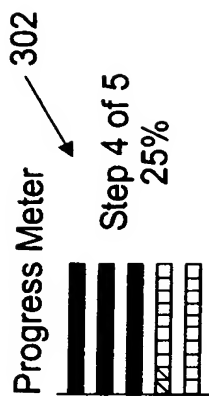
# FIG. 7A

Product Decision Tool

700

(K)

## Step 4: Importance of Difference Ratings



You must provide a response for every question prior to moving to the next step.

702

	Years product offered	
How important is the difference between a product with ...		
706		
"Has been offered for 5 years or less"		
-versus-		
704		
"Has been offered for more than 20 years"		
Extremely Important	Very Important	Important
○	○	○
Somewhat Important		Not Important
○		○
○		○

708

Close

Previous

Next

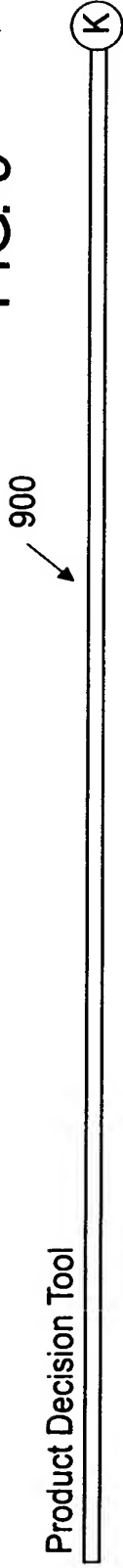
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FIG. 9



You now have the opportunity to set the relative weight of your risk tolerance and your stated preferences. Then weighting you select is used in the calculation of results.

If you want to weigh the importance of your risk tolerance more, adjust the slider to the left. Conversely, to weigh your stated preferences more, move the slider to the right.

Relative Weight between Risk Tolerance and Preference

901

902

All Risk ToleranceAll Risk Preference

Close

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Next

Product Decision Tool

Results

1000

FIG. 10A

FIG. 10A

FIG. 10B

Below is a list of investment product alternatives ranked by your personal investment preference score. Your investment preference score is based on the responses you provided in the previous steps. The bar next to each product shows you how well each product matches your preferences. The larger the size of the bar, the better the product fits your importance profile

From here, continue on to the Comparison tool. There, you can compare the attribute details of the various products side by side.

Product Name	Investment Preference Score*
Fixed Income - Victory Capital Management Inc.	
Baron Small Cap Equity - Baron Capital Management	
Value - Third Avenue Management LLC	
Large Cap Value - Victory Capital Management Inc.	
Large Cap Equity - Rorer Asset Management, LLC	
Large Cap Value Equity - Fox Asset Management	
Large Cap Core Equity - 1838 Investment Advisors	
Large Cap Equity - Fred Alger Management, Inc.	
Core Equity - Badgley, Phelps and Bell, Inc.	
AIM Intrinsic Value - AIM Private Asset Management	
Small Cap - Lotsoff Capital Management	
Small Cap Value Equity - Fox Asset Management	
Large Cap Growth - Victory Capital Management Inc.	

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FIG. 10B

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US Core Opportunities - State Street Global Advisors	
U.S. Small Cap Value Equity - Brandes Investment Partners, L.P.	
Small Cap Value - J. & W. Seligman & Co., Inc.	
Large Cap Value Portfolio - Naveilier & Associates	
Large Cap Tax Smart - 1838 Investment Advisors	
Small Cap Value Portfolio - Naveilier & Associates	
International ADR - Grady & Company	
Small Cap Equity - Awad Asset Management	
Large Cap Growth Portfolio - Naveilier & Associates	
Large Cap Tax Smart - 1838 Investment Advisors	
Small Cap Value Portfolio - Naveilier & Associates	
International ADR - Grady & Company	
Small Cap Equity - Awad Asset Management	
Large Cap Growth Portfolio - Naveilier & Associates	
Small Mid Cap Growth - Naveilier & Associates	
Small Cap Equity - Fred Alger Management, Inc.	
Small Cap Growth Opps. - State Street Global Advisors	

\* Displays the products available to you relative to how well each matches your stated preferences, in descending order

**Add Comparison Filter**

Below is a list of investment product alternatives. The list is ranked by your personal investment preference score (if you used the Product Decision Tool).

To look at details for a single product, simply click on the product name. You may also compare up to four products by checking the box next to each and then pressing the "Continue" button.

To reduce the number of products to consider, you may use the filter function. Start by clicking on the "Add Comparison Filter" button in the top right corner of this page.

Step 1 - Select Products To Compare

1110

1100

1102

Product Name	Investment Preference Score*
<input type="checkbox"/> Fixed Income - Victory Capital Management Inc.	<input type="text"/>
<input type="checkbox"/> Baron Small Cap Equity - Baron Capital Management	<input type="text"/>
<input type="checkbox"/> Value - Third Avenue Management LLC	<input type="text"/>
<input checked="" type="checkbox"/> Large Cap Value - Victory Capital Management Inc.	<input type="text"/>
<input type="checkbox"/> Large Cap Equity - Rorer Asset Management, LLC	<input type="text"/>
<input type="checkbox"/> Large Cap Value Equity - Fox Asset Management	<input type="text"/>
<input type="checkbox"/> Large Cap Value Equity - 1838 Investment Advisors	<input type="text"/>
<input type="checkbox"/> Large Cap Equity - Fred Alger Management, Inc.	<input type="text"/>
<input type="checkbox"/> Core Equity - Badgley, Phelps and Bell, Inc.	<input type="text"/>
<input type="checkbox"/> AIM Intrinsic Value - AIM Private Asset Management	<input type="text"/>
<input type="checkbox"/> Small Cap - Lotsoff Capital Management	<input type="text"/>
<input type="checkbox"/> Small Cap Value Equity - Fox Asset Management	<input type="text"/>
<input type="checkbox"/> Large Cap Growth - Victory Capital Management Inc.	<input type="text"/>
<input type="checkbox"/> US Core Opportunities - State Street Global Advisors	<input type="text"/>
<input type="checkbox"/> US Small Cap Value Equity - Brandes Investment Partners, L.P.	<input type="text"/>
<input type="checkbox"/> Small Cap Value - J. & W. Seilgman & Co., Inc.	<input type="text"/>
<input type="checkbox"/> Large Cap Value Portfolio - Naveilier & Associates	<input type="text"/>
<input type="checkbox"/> Large Cap Tax Smart - 1838 Investment Advisors	<input type="text"/>
<input type="checkbox"/> Small Cap Value Portfolio - Naveilier & Associates	<input type="text"/>
<input type="checkbox"/> International ADR - Grady & Company	<input type="text"/>
<input type="checkbox"/> Small Cap Equity - Awad Asset Management	<input type="text"/>
<input type="checkbox"/> Large Cap Growth Portfolio - Naveilier & Associates	<input type="text"/>
<input type="checkbox"/> Small Mid Cap Growth - Naveilier & Associates	<input type="text"/>
<input type="checkbox"/> Small Cap Equity - Fred Alger Management, Inc.	<input type="text"/>
<input type="checkbox"/> Small Cap Growth Opps - State Street Global Advisors	<input type="text"/>

\* Displays the products available to you relative to how well each matches your stated preferences in descending order.

## FIG. 11B

Step 2 - Select the attributes you would like to compare across products

Select the attributes below that you want to compare. If you want to see details for all attributes, click on the "Select All" box.

If you used the Product Decision Tool, the attributes you selected as important are preceded by a red asterisk (\*).

☐ Select All

1111 Business Strength

☒ \*Years in business

☐ Turnover in personnel

☐ Prima overall firm ranking

☐ Prima overall client service ranking

Product Features

☐ \*Years product offered

☐ Socially conscious

☒ Security concentration

☐ Prima Style Purity ranking

☐ Prima Composite Quality ranking

Absolute Product Performance

☒ \*10-Year Return

☐ 3-Year Return

☐ Total risk (variance), 5 years

Market-Relative Product Performance

☐ 5-year Market Relative Risk

☐ \*10-year market-relative risk adjusted return

☐ 5-year up-market capture

☐ Prima Performance ranking

1112

☐ Size in assets

☐ 5 year growth of assets

☐ Prima overall people ranking

1100

☐ Assets managed

☐ Management Team Size

☐ Prima process ranking

☐ Prima Tax Efficiency ranking

☒ 5-Year Return

☐ Worst quarter, five years

☐ 3-year Market Relative Risk

☐ 5-year market-relative risk adjusted return

☒ 5-year down-market capture

Step 3 - Press the Next button to see your results

Close

Next

FIG. 11C

1118

Product Comparison Tool

K

Clear Comparison Filter

Select Attributes for Filtering

You can use product filtering to reduce the products listed in comparison to those that meet specific attribute criteria. First select the attributes to use as filters.

Product Filters
<input type="checkbox"/> <u>Asset Class</u>
<input type="checkbox"/> <u>Capitalization</u>
<input type="checkbox"/> <u>Style</u>

Close

Previous

Next

Product Comparison Tool K

Results

The table below displays product features. Only those attributes you selected in the Comparison Tool setup are displayed.

Product information is organized by attribute category. If you used the Product Decision Tool, attributes you selected are preceded by a red asterisk (\*).

Attribute Category	1206 Attribute	1208 Small Cap Value - J. & W. Seligman & Co., Inc.	1210 International ADR - Grady & Company
Business Strength	Turnover in personnel	0.4	0.3

Attribute Category	Attribute	Small Cap Value - J. & W. Seligman & Co., Inc.	International ADR - Grady & Company
Product Features	Security concentration	Medium (35 - 64)	High (<35)

Attribute Category	Attribute	Small Cap Value - J. & W. Seligman & Co., Inc.	International ADR - Grady & Company
Absolute Product Performance	3-Year Return	7.13%	-19.15%

Attribute Category	Attribute	Small Cap Value - J. & W. Seligman & Co., Inc.	International ADR - Grady & Company
Market-Relative Product Performance	5-Year Market Relative Risk	1.14	1.06

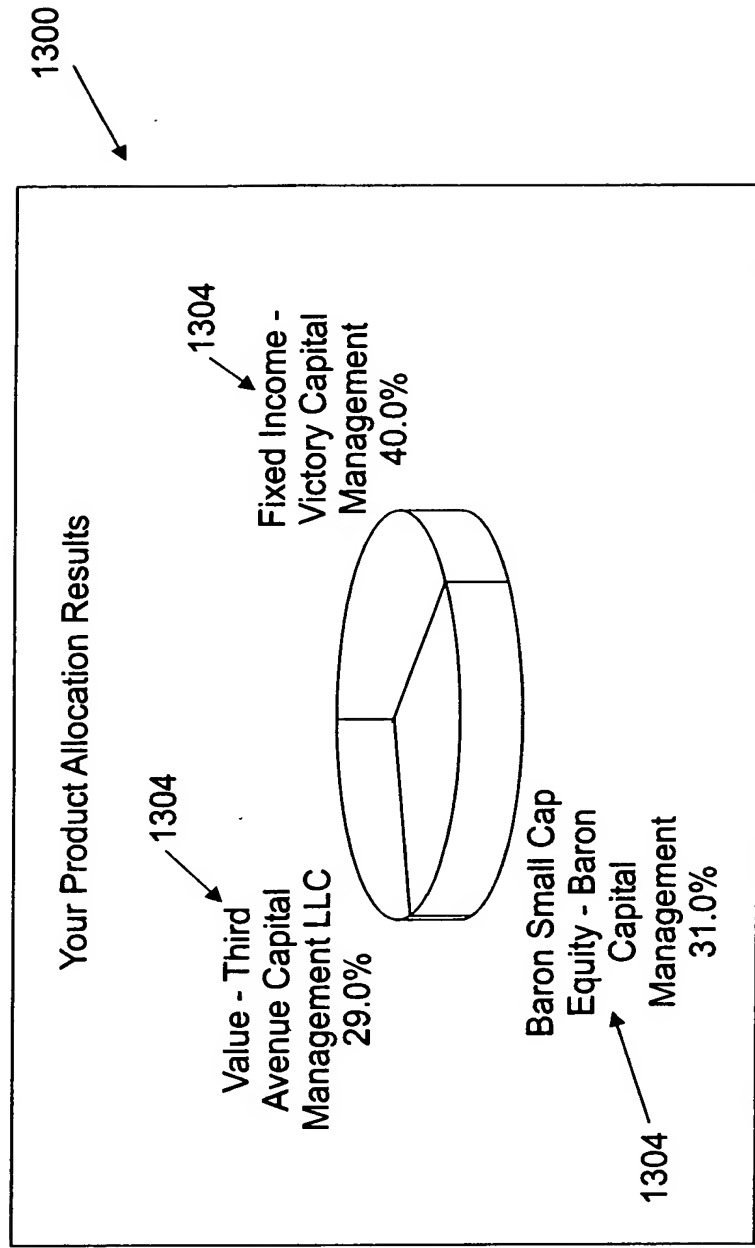
Close      © 2003, KLEIN DECISIONS, LLC      Return to Comparison

FIG. 12

# FIG. 13A

## Product Decision Tool

The graph on this page shows your personal product allocation results. The percent next to each product shows the amount to be allocated to that specific product. The allocation percentages are based on your responses to the preference and trade off questions you answered in the preceding steps.



# FIG. 13B

Product Decision Tool

The graph on this page shows your personal product allocation results. The percent next to each product shows the amount to be allocated to that specific asset class. The allocation percentages are based on the preference and trade off questions you answered in the preceding steps.

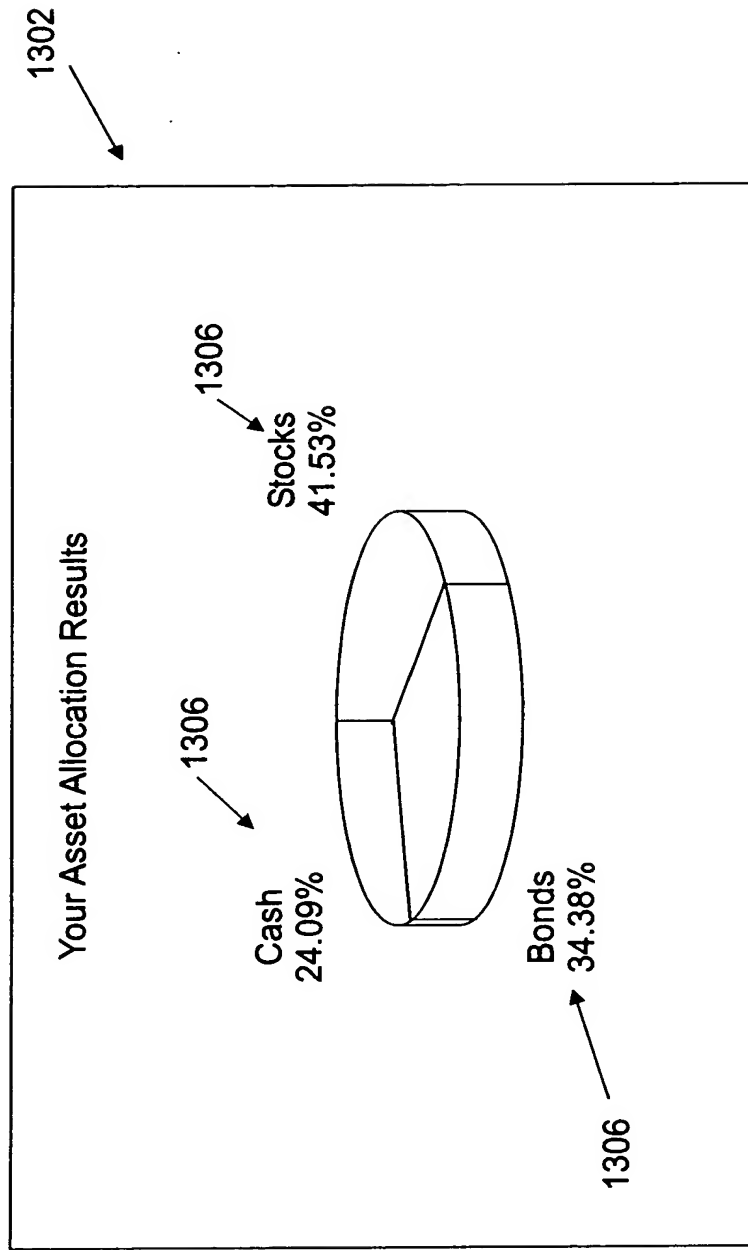


FIG. 14

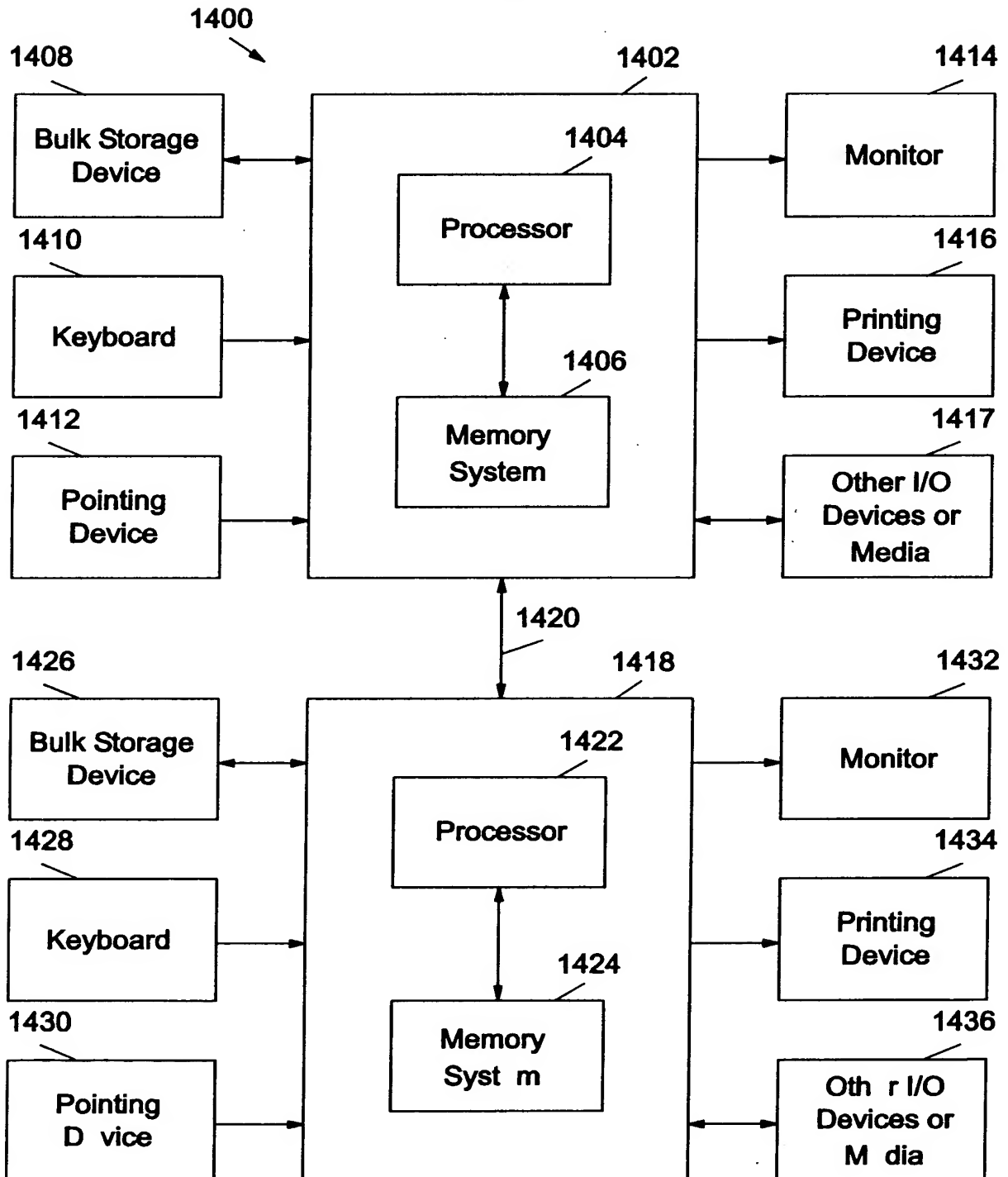




FIG. 15

